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Amendment and response
in final office actionExaminer: Mark A. Fadk
Group Art Unit: 3625**REMARKS**

In the office action of 10/7/2003, the examiner requires the presentation of arguments pointing out specific distinctions believed to render the new claims patentable over the applied references (only Chelliah et al., U.S. Pat. 5,710,887). Applicant now presents such arguments:

Claim 19 is distinguishable over Chelliah, as Chelliah does not disclose at least (1) a global shopping basket for storing transaction information by a plurality of vendor commerce systems, also capable of storing selections in combination with information whereby a vendor may be identified for each selection and (2) a merchant database storing merchant-specific transaction processing rules that instruct a transaction processor how to process a transaction for a particular merchant.

Claim 20 is further distinguishable over Chelliah, at least because Chelliah does not disclose an E-Commerce portal coupled to a plurality of vendor commerce systems in combination with all the limitations of claim 19.

Claim 21 is further distinguishable over Chelliah, at least because Chelliah does not disclose the inclusion or use of both local and global shopping carts in combination, nor local and global shopping carts in combination with all the limitations of claim 19.

Claim 22 is further distinguishable over Chelliah, at least because Chelliah does not disclose the combination of a local customer directory, local workflow rules and all the limitations of claim 21.

Claim 23 is further distinguishable over Chelliah, at least because Chelliah does not disclose the combination of a transaction interface generating a transaction packet having a predefined format and all the limitations of claim 19.

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non-final office action****Examiner: Mark A. Fadok
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Claim 24 is further distinguishable over Chelliah, at least because Chelliah does not disclose a transaction packet including an order header with the specific elements of customer authentication information, merchant authentication information, a time stamp and one or more order entry items, alone or in combination with all the limitations of claim 23.

Claim 25 is further distinguishable over Chelliah, at least because Chelliah does not disclose the combination of a vendor commerce systems coupled to a transaction processor via the Internet and all the limitations of claim 19.

Claim 26 is further distinguishable over Chelliah, at least because Chelliah does not disclose a plurality of payment verification systems, alone or in combination with the all limitations of claim 19.

Claim 27 is further distinguishable over Chelliah, at least because Chelliah does not disclose the combination of a payment proxy system coupled between a transaction processor and a plurality of payment verification systems and all the limitations of claim 26.

Claim 28 is further distinguishable over Chelliah, at least because Chelliah does not disclose a merchant database storing merchant specific payment verification rules, alone or in combination with a transaction capture database or all the limitations of claim 27.

Claim 29 is further distinguishable over Chelliah, at least because Chelliah does not disclose the combination of (1) a payment proxy interface for communicating information to and from a transaction processor, (2) runtime payment logic for determining, in real-time, how to process a particular transaction request transmitted to a payment proxy from a transaction processor, (3) a plurality of payment connection modules coupled to the runtime payment logic for interfacing the transaction request to one of a plurality of payment verification systems, and (4) all the

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limitations of claim 27.

Claim 30 is further distinguishable over Chelliah, at least because Chelliah does not disclose the combination of a plurality of payment verification systems, an accounting/billing system, one or more order fulfillment systems and all the limitations of claim 19.

Claim 31 is further distinguishable over Chelliah, at least because Chelliah does not disclose a customer database coupled to a transaction processor storing customer specific transaction processing rules that instruct a transaction processor how to process a transaction for a particular customer, alone or in combination with a transaction capture database or all the limitations of claim 19.

Claim 32 is further distinguishable over Chelliah, at least because Chelliah does not disclose a system wherein one of a customer database or merchant database includes runtime scripting information for determining, in real-time, how to process a particular transaction generated by a particular customer or merchant, alone or in combination with a transaction capture database or all the limitations of claim 31.

Claim 33 is further distinguishable over Chelliah, at least because Chelliah does not disclose a system wherein a merchant database stores merchant-specific payment verification rules, alone or in combination with a transaction capture database or all the limitations of claim 19.

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Applicant presents the above arguments to complete the requirements of 37 CFR 1.111 regarding the applicant's response of 6/20/2003, as required by the examiner. Applicant thanks the examiner and the office for their diligent and patient efforts.

Respectfully submitted this 24 day of October, 2003.



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